

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Brian G Walcott | Social Security number or ITIN | xxx-xx-5266 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 15-24894-SLM | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian G Walcott

5/7/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian G Walcott
 Debtor

Case No. 15-24894-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 88

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db +Brian G Walcott, 81 Villas Drive, Apt 7, New Castle, DE 19720-2839
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
 515668107 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555
 (address filed with court: Aspire, PO Box 23007, Columbus, GA 31902-3007)
 515668102 +Amc Mortgage Services, 505 S Main Street, Orange, CA 92868-4509
 515668105 +Aspire, PO Box 105555, Atlanta, GA 30348-5555
 515668108 +Aspire, PO Box 23046, Columbus, GA 31902-3046
 515668106 +Aspire, PO Box 203013, Columbus, GA 31902-3013
 515668109 +Banfield Pet Hospital, 367 Mount Hope Avenue, Rockaway, NJ 07866-1645
 515668112 Bank of America, PO Box 220411, Greensboro, NC 27420
 515668111 Bank of America, PO Box 15168, Wilmington, DE 19850
 515668133 +HSBC Auto Finance / Santander, 6602 Convoy Court, San Diego, CA 92111-1000
 515668136 +HSBC Bank Legal Processing, PO Box 1145, Buffalo, NY 14240-1145
 515668137 +HSBC Mortgage Corporation, 2929 Walden Avenue, Depew, NY 14043-2690
 515668140 +HSBC Mortgage Services, PO Box 11035, Orange, CA 92856-8135
 515668145 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 515668146 +PNC, PO Box 1024, Dayton, OH 45401-1024
 515668149 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 515668147 +PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
 515668150 +PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024
 515668152 PNC Bank, Attn: Mortgage Service Center, PO Box 371458, Summit Hill, PA 18250
 515668151 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001
 515668148 +PNC Bank, PO Box 94922, Cleveland, OH 44101-4922
 515853590 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 515668154 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
 515668153 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
 517269915 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517269916 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515668166 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: US Department of Education AFSA, PO Box 7202, Utica, NY 13504)
 515668164 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower,
 61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928
 515668163 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609
 515668165 +US Department of Education, National Payment Center, PO Box 4142,
 Greenville, TX 75403-4142
 515668167 +Wells Fargo, PO Box 911, Des Moines, IA 50304-0911
 515668174 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407
 515668181 +Zucker, Goldberg and Ackerman ESQ, Attorneys AT Law, 200 Sheffield Street - Suite 301,
 PO Box 1024, Mountainside, NJ 07092-0024
 515668182 +Zucker, Goldberg and Ackerman PC, Attorneys AT Law, 200 Sheffield Street - Suite 301,
 PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2019 23:44:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 07 2019 23:44:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515668103 E-mail/Text: bnc@trustamerifirst.com May 07 2019 23:44:34
 AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154
 515668099 +EDI: GMACFS.COM May 08 2019 03:13:00 Ally Bank, PO Box 380901,
 Minneapolis, MN 55438-0901
 515668100 +EDI: GMACFS.COM May 08 2019 03:13:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
 515668098 +EDI: GMACFS.COM May 08 2019 03:13:00 Ally Bank, PO Box 9001951,
 Louisville, KY 40290-1951
 515668101 +EDI: GMACFS.COM May 08 2019 03:13:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 515703010 EDI: GMACFS.COM May 08 2019 03:13:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 515668115 EDI: BANKAMER.COM May 08 2019 03:13:00 Bank of America, 4161 Piedmont Parkway,
 Greensboro, NC 27410
 515668114 +EDI: BANKAMER2.COM May 08 2019 03:13:00 Bank of America, PO Box 17645,
 Baltimore, MD 21297-1645
 515668113 EDI: BANKAMER.COM May 08 2019 03:13:00 Bank of America, PO Box 2240, Brea, CA 92822
 515668116 +E-mail/Text: bankruptcy@certifiedcollection.com May 07 2019 23:44:34
 Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
 515668118 +EDI: WFNBN.COM May 08 2019 03:13:00 Comenity Bank, Attention: Bankruptcy, PO Box 182686,
 Columbus, OH 43218-2686
 515668120 +EDI: WFNBN.COM May 08 2019 03:13:00 Comenity Bank/Dress Barn, Po Box 182789,
 Columbus, OH 43218-2789

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 88

Date Rcvd: May 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515668119 +EDI: WFNNB.COM May 08 2019 03:13:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
P.O. Box 182686, Columbus, OH 43218-2686

515668121 +EDI: CRFRSTNA.COM May 08 2019 03:13:00 Credit First , NA, 6275 Eastland Road,
Brookpark, OH 44142-1399

515668122 +EDI: CRFRSTNA.COM May 08 2019 03:13:00 Credit First National, PO Box 81344,
Cleveland, OH 44188-0001

515668123 EDI: CRFRSTNA.COM May 08 2019 03:13:00 Credit First, N.A., PO Box 81344,
Cleveland, OH 44188-0344

515668125 +EDI: CRFRSTNA.COM May 08 2019 03:13:00 Credit First/CFNA, 6275 Eastland Rd,
Brookpark, OH 44142-1399

515668124 +EDI: CRFRSTNA.COM May 08 2019 03:13:00 Credit First/CFNA, Bk13 Credit Operations,
PO Box 818011, Cleveland, OH 44181-8011

515668126 +EDI: NAVIENTFKASMDOE.COM May 08 2019 03:13:00 Department Of Education, PO Box 9635,
Wilkes Barre, PA 18773-9635

515668127 +EDI: NAVIENTFKASMDOE.COM May 08 2019 03:13:00 Department Of Education/navient,
PO Box 9635, Wilkes Barre, PA 18773-9635

515668129 +EDI: HFC.COM May 08 2019 03:13:00 HSBC, PO Box 98706, Las Vegas, NV 89193-8706

515668130 +EDI: HFC.COM May 08 2019 03:13:00 HSBC, PO Box 17051, Baltimore, MD 21297-1051

515668132 +EDI: DRIV.COM May 08 2019 03:13:00 HSBC Auto Finance / Santander, Santander Consumer USA,
PO Box 961245, Fort Worth, TX 76161-0244

515668134 +EDI: HFC.COM May 08 2019 03:13:00 HSBC Bank, PO Box 37281, Baltimore, MD 21297-3281

515668141 +EDI: HFC.COM May 08 2019 03:13:00 HSBC Mortgage Services, PO Box 37282,
Baltimore, MD 21297-3282

515668139 +EDI: HFC.COM May 08 2019 03:13:00 HSBC Mortgage Services, 636 Grand Regency Boulevard,
Brandon, FL 33510-3942

515668135 +EDI: HFC.COM May 08 2019 03:13:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213

515668142 +EDI: IIC9.COM May 08 2019 03:13:00 IC Systems, PO Box 64378, Saint Paul, MN 55164-0378

515737582 EDI: IRS.COM May 08 2019 03:13:00 Internal Revenue Service, ACS Support - Stop 5050,
PO Box 219236, Kansas City, MO 64121

515668144 +EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500

515668143 +EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635

515804311 EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Navient Solutions, Inc.,
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

515779127 EDI: Q3G.COM May 08 2019 03:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

515668155 EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Sallie Mae, PO Box 11509,
Killeen, TX 76547-1509

515668156 +EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Sallie Mae Bankruptcy, 220 Lasley Avenue,
Wilkes Barre, PA 18706-1430

515668157 EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Sallie Mae Servicing, PO Box 4600,
Wilkes Barre, PA 18773

515668158 EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Sallie Mae Servicing, PO Box 4700,
Wilkes Barre, PA 18773

515668159 +EDI: DRIV.COM May 08 2019 03:13:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N,
Dallas, TX 75247-3822

515668160 +EDI: DRIV.COM May 08 2019 03:13:00 Santander Financial Services, 8585 N. Stemmons Freeway,
Dallas, TX 75247-3822

515668161 +EDI: DRIV.COM May 08 2019 03:13:00 Santander Financial Services, PO Box 961245,
Fort Worth, TX 76161-0244

515668162 +EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Slm Financial Corp, PO Box 9500,
Wilkes-barre, PA 18773-9500

515668173 EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
Frederick, MD 21701

515668168 EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank, PO Box 1225,
Charlotte, NC 28201-1225

515668169 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank, Attn: National Asset Recovery,
PO Box 701, Chesterfield, MO 63006-0701

515668170 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank, 420 Montgomery Street,
San Francisco, CA 94104-1298

515668171 EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Card Services, PO Box 10347,
Des Moines, IA 50306-0347

515668172 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Home Loans, 1 Home Campus, X20501-01H,
Des Moines, IA 50328-0001

515668175 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Home Mortgage, PO Box 10437,
Des Moines, IA 50306-0437

515668177 EDI: WFNNB.COM May 08 2019 03:13:00 World Financial Network Bank, PO Box 659562,
San Antonio, TX 78265-9584

515668176 EDI: WFNNB.COM May 08 2019 03:13:00 World Financial Network Bank, PO Box 659584,
San Antonio, TX 78265-9584

515668178 EDI: WFNNB.COM May 08 2019 03:13:00 World Financial Network National Bank, PO Box 182125,
Columbus, OH 43218-2125

TOTAL: 53

District/off: 0312-2

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 88

Date Rcvd: May 07, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515668104* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933
(address filed with court: AmeriFirst Home Improvement Finance, 11171 Mill Valley Road,
Omaha, NE 68154)
515668110* +Banfield Pet Hospital, 367 Mount Hope Avenue, Rockaway, NJ 07866-1645
515668117* +Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
515668128* +Department Of Education/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
515668131* HSBC, P.O. Box 17051, Baltimore, MD 21297-1051
515668138* +HSBC Mortgage Corporation, 2929 Walden Avenue, Depew, NY 14043-2690
515737581* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)
515737580* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724,
Springfield, NJ 07081-0724)
515737583* +Internal Revenue Service, PO Box 309011, AMC 8228, Memphis, TN 38130-9011
515737579* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515668179 ###Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024
515668180 ###Zucker, Goldberg and Ackerman, Attorneys AT Law, 200 Sheffield Street - Suite 301,
PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, * 11, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Frank J. Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
Herbert B. Raymond on behalf of Debtor Brian G Walcott herbertraymond@gmail.com,
raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@
gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;esq5622@
gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6